

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

KATHY L RIHL

Debtor(s)

Case No. 19-12567-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2019.
- 2) The plan was confirmed on 04/21/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/07/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$48,959.69.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$36,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,996.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,496.99

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY	Secured	NA	12,882.89	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	812.19	812.19	320.91	0.00
CAPITAL ONE BANK	Unsecured	NA	834.57	834.57	329.75	0.00
CAPITAL ONE BANK	Unsecured	NA	917.56	917.56	362.24	0.00
CAPITAL ONE BANK	Unsecured	NA	398.53	398.53	157.27	0.00
CHASE BANK USA, N.A.	Unsecured	NA	5,104.81	5,104.81	2,016.98	0.00
CHASE BANK USA, N.A.	Unsecured	NA	2,046.63	2,046.63	808.65	0.00
CHASE BANK USA, N.A.	Unsecured	NA	3,389.72	3,389.72	1,339.32	0.00
COMENITY BANK/OVERSTOCK	Unsecured	474.00	NA	NA	0.00	0.00
COMENITY BANK/PIER 1	Unsecured	94.00	NA	NA	0.00	0.00
COMENITY BANK/VICTORIA SECRET	Unsecured	589.00	NA	NA	0.00	0.00
CU MTG DEPT	Secured	170,978.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	NA	337.38	337.38	133.30	0.00
DILLARDS CARD SVS/WELLS FARGO	Unsecured	466.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	3,617.35	3,617.35	1,429.26	0.00
JN PORTFOLIO DEBT EQUITIES, LLC	Unsecured	4,532.00	NA	NA	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	932.85	932.85	932.85	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	933.22	933.22	933.22	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	491.68	491.68	491.68	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	491.67	491.67	491.67	0.00
NORDSTROM FSB	Unsecured	1,999.00	NA	NA	0.00	0.00
PNC BANK, NATIONAL ASSOCIATION	Secured	NA	100,638.19	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,465.99	3,465.99	1,369.46	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	14,358.58	14,358.58	5,673.27	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,559.14	1,559.14	616.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	5,504.48	5,504.48	2,174.90	0.00
SYNCHRONY BANK	Unsecured	NA	2,945.42	2,945.42	1,163.78	0.00
U.S. BANK NA DBA ELAN FINANACIA	Unsecured	NA	2,524.36	2,524.36	997.41	0.00
U.S. DEPARTMENT OF EDUCATION C	Unsecured	NA	8,407.77	8,407.77	3,322.03	0.00
UNIFUND CCR	Unsecured	NA	11,234.80	11,234.80	4,439.02	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,849.42	\$2,849.42	\$0.00
TOTAL PRIORITY:	\$2,849.42	\$2,849.42	\$0.00
GENERAL UNSECURED PAYMENTS:	\$67,459.28	\$26,653.59	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,496.99</u>	
Disbursements to Creditors	<u>\$29,503.01</u>	
TOTAL DISBURSEMENTS :		<u>\$36,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/04/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.